

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of December 31, 2011
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	17	102	39	19
% of total	9.6	57.6	22.0	10.7
Loans & Leases (Net)*	905.9	15,818.1	23,346.3	132,783.0
Reserve for loans	28.1	363.4	583.0	2,393.5
Total Assets	1,257.4	23,713.6	38,338.7	199,669.5
% of total	0.5	9.0	14.6	75.9
Total Deposits	1,069.4	19,394.6	31,676.8	154,887.5
Total Equity Capital	160.7	3,256.0	4,715.0	26,603.2
Noncurrent Loans & Leases**	25.0	514.3	633.7	2,867.3
Total Past Due Loans & Leases***	34.4	601.1	753.2	3,817.4
Other Real Estate Owned	12.6	199.5	296.5	611.3
Interest Earned	62.6	1,017.1	1,553.6	7,984.1
Interest Expense	8.4	143.9	192.0	984.1
Net Interest Income	54.2	873.1	1,361.6	7,000.0
Noninterest Income	4.7	431.5	262.6	1,198.1
Loan Loss Provision	11.8	120.1	185.8	704.9
Noninterest Expense	58.8	956.3	1,100.9	4,560.6
Net Income	(9.8)	173.2	272.7	1,906.0
Return on Assets#	-0.78	0.73	0.71	0.95
Return on Equity#	-6.08	5.32	5.78	7.16
Net Interest Margin#	4.31	3.68	3.55	3.51
Loans & Leases/Deposits	84.71	81.56	73.70	85.73
Loans & Leases/Assets	72.05	66.70	60.89	66.50
Equity Capital/Assets	12.78	13.73	12.30	13.32
Noncurrent Loans&Leases/Total Loans&Leases	2.76	3.25	2.71	2.16
Tot. Past Due Loans&Leases/Total Loans&Leases	3.79	3.80	3.23	2.87
Reserves for Loans/Noncurrent Loans & Leases	112.14	70.66	91.99	83.48

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

Aggregate, Annualized return